GREENVILLE CO. S. MORTGAGE

300 1350 MS 903

THIS MORTGAGE Winda FAR 175 9th

day of October

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between the Mortgagoratte SHADYS RAYEJERNIGAN

(herein "Borrower"). a corporation . whose address

and the Mortgagee, CAROLINA NATIONAL MORTGAGE INVESTMENT CO., INC. organized and existing under the laws of South Carolina is 215 East Bay Street, Charleston, South Carolina

(herein "Lender").

WHEREAS, Borrower is indebted to Lender in the principal sum of Twenty Five Thousand, Six Hundred and No/100 -----(\$25,600.00)---Dollars, which indebtedness is evidenced by Borrower's note of even date herewith (herein "Note"), providing for monthly installments of principal and interest, with the balance of the indebtedness, if not sooner paid, due and pavable on November 1, 2005

To Secure to Lender (a) the repayment of the indebtedness evidenced by the Note, with interest thereon, the payment of all other sums, with interest thereon, advanced in accordance herewith to protect the security of this Mortgage, and the performance of the covenants and agreements of Borrower herein contained, and (b) the repayment of any future advances, with interest thereon, made to Borrower by Lender pursuant to paragraph 20 hereof (herein "Future Advances"). Borrower does hereby mortgage, grant and convey to Lender and Lender's successors and assigns , State of the following described property located in the County of Greenville South Carolina:

ALL that piece, parcel or lot of land, with all buildings and improvements thereon, situate, lying and being on the southwestern side of Cinderella Lane, in Greenville County, South Carolina, being known and designated as Lot No. 15, on a plat of ENCHANTED FOREST prepared by Carolina Engineering and Surveying Company, dated February 18, 1963, and recorded in the R. M. C. Office for Greenville County, South Carolina in Plat Book YY, page 123, reference to which plat is hereby craved for the metes and bounds thereof.



To Have and to Hold unto Lender and Lender's successors and assigns, forever, together with all the improvements now or hereafter erected on the property, and all easements, rights, appurtenances, rents, royalties, mineral, oil and gas rights and profits, water, water rights, and water stock, and all fixtures now or hereafter attached to the property, all of which, including replacements and additions thereto, shall be deemed to be and remain a part of the property covered by this Mortgage; and all of the foregoing, together with said property (or the leasehold estate in the event this Mortgage is on a leasehold) are herein referred to as the "Property".

Borrower covenants that Borrower is lawfully seised of the estate hereby conveyed and has the right to mortgage, grant and convey the Property, that the Property is unencumbered, and that Borrower will warrant and defend generally the title to the Property against all claims and demands. subject to any easements and restrictions listed in a schedule of exceptions to coverage in any title insurance policy insuring Lender's interest in the Property.